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Sodders, Mark D From:

Friday, January 07, 2005 2:28 PM Sent:

'Sleven Alleno' To:

212; SecuroMessage 1475; 'rolus@med.comeft.edu'; Harvey, Kalhy L. Gotf, Kevin R CC:

COLA Adjustment Subject:

Hi Mr. Alleno:

I've reviewed the calculations made on your claim concerning the COLA's (Cost of Living Adjustments) to your Monthly Benefits according to your policy.

Your policy states the following:

\*Cost of Living Adjustment.

On January 1, any Employee who is entitled to received a Monthly Benefit and has been disabled for 12 months following the end of the Benefit Welling Period will be eligible for a Cost of Living Adjustment. The Monthly Benefit payable to him, beginning with the month of January, will be increased by 3%.

The Cost of Living Adjustment will be determined on each January 1 until a total of 5 annual adjustments have been made. This adjustment will not be subject to the overall maximum Monthly Benefil."

On July 12, 2004, you were notified by our office via written correspondence that no COLA's have been applied to your disability benefits, and that you will be receiving \$6,866.93 for these past due benefits. On November 36, 2004, you were notified that another COLA is due as of January 1, 2005.

Upon further review of the accuracy of the increase in benefits, it was determined that the 3% COLA was applied to the gross amount of your Monthly Benefit, prior to any deductions and not the net amount of your Monthly Benefit. If you'll note the language above, the 3% COLA is applied to your Monthly Benefit payable. This means that the 3% COLA is applied to the lesser of either:

- "60% of the Employee's Monthly Basic Esmings at the time he becomes Disabled, rounded to the name: dollar up to a maximum of \$15000, and reduced by the amount of alt Other Benefits, for that month, excluding any Other Benefits received by or on behalf of the Employee's dependents.
- 70% of the Employee's Basic Earnings at the time he becomes Disabled, reduced by the amount of all Other Benefits which the Employee and his dependents receive for that month."

Different language is applied if you are working, approved by CIGNA. However, as you are not working, the above language applies to your Monthly Benefits.

This means that the total amount paid to you from December 3, 2001 through December 2, 2004 is \$76,772.10. However, as mentioned above, the COLA should have been applied to the Monthly Benefit (which means the net amount after Other Benefits (i.e., SSDI Primary and Dependent) are deducted and totals \$71,977.09. This yields an Overpayment in the amount of \$4,795,01.

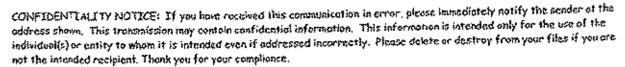
Your Overpayment total was reduced by \$293.64, as there was an error in calculating the correct Social Security Disability offsets for the month of December 3, 2000 fivough January 2, 2001.

The remaining \$4,501.37 Overpayment has been walved, and your new Monthly Benefit payable to you through December of 2005 is \$2,152,32. Your fifth and final COLA will occur as of January 1, 2006.

A tetter is being sent to you, including the calculation sheets, detelling this e-mail. Should you have any questions, please contact me at 800.352.0611 x5693.

Sincerely.

Mark Soddors Case Mahager CIGNA Disability Management Solutions 972,997,5693 Network: 933,5693 800,352,0611 Ext. 5693 Fax: 860,731,2967 mark,sodders&CIGNA.com



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Fibra: Evo Alino To: Chilo Sheler

Ome: 12/20/2004 Time: 9.52.00 AM

From:

Page Tot?

## FACSIMILE COVER PAGE

To: Sent: Chris Sherer

12/29/2004 at 9:51:58 AM

Subject: Steven Alfano pol# NYK 1972

Eva Alfano

& (including Cover) Pages:

### Chris,

Sorry to have to bother you again but I don't understand what's going on with my LTD payments. I was expecting enother 5% increase this December, but instead got a \$200 reduction to my payment. Please see attached fax sheets including:

email to and from M. Sodders, M.Sodders letter and IDBL adjustment sheets, and check stubs past and present. My original question to Mr. Sodders was, what effect do Social Security Increases have on my Cigna payments? and, Aren't I due for a 5% increase in my Cigna benefits?

What I got was a reduction in my monthly Cigna checks from \$2,272.45 to \$2,067.45. As I said in my phone message, the "benefit rate" on the check stub never increases so that checking calculations is impossible from my end.

Please call me to discuss, 718-884-2067

Thanks, Steve Alfaho ss# 099-44-9648

From: Eva Mano Yor Chits Sherel

tamo: \$272917004 Time: 9:52:00 AM

Page 2015

mallbox##C#Occumator%20senings/Eve%20num/My%20



Subject: RE: Steve Alfano pol # 1972

From: "Sodders, Mark D 212" «Mark Sodders@eigna.com>

Date: Wed, 8 Dec 2004 15:29:54 -0500

To: "Steven Alfano" «steven alfano@verizon.net»

Mr. Alfono:

Thank you for your inquiry. The 3% Cost Of Living Adjustment (COLA) is for your Long Term Disability benefits only. Your policy should stipulate a 3% COLA, not a 5% COLA.

The surroul increases in your Social Scennity Disability Income (SSDI) should not further reduce your Long Term Disability benefits.

I will double-check for you your policy and the prior calculations to insure the accuracy.

Sincerely,

Mark Sodders
Case Manager
CIGNA Disability Management Solutions
972,907,5693 Network: 933,5693
800,352,0611 Ext. 5693
Fax: 860,731,2907
mark.sodders/SCIGNA.com

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----Original Message-----

From Steven Alfano [mailto-nteven alfanothyerizon.ng.]

Sent: Wednesday, December 08, 2004 12:26 PM

To: Sudders, Mark D 212

Subject: Steve Alfano pol # 1972

Hi Mr. Sodders,

13728/2004 \$-40 P/V

From Five Affects To Civit Shores

Date: 32/20/2004 Time: 8:52:00 AM

Page A call

CIGNA COMPANIES
12225 GREENVILLE AVERUE
5017E 532 (SAMS-RT)
DALLAS TX YX 75943

CIGNA LIFE INSURANCE COMPANY OF NEW YORK

MARK D SODDERS 872-907-5893

Physic direct any questions to the above unalysi, the exic to provide your accessit and ID numbers to fall bitter and temperate calls.

bedfeeldleebleddeldededlikelist STEVEN ALFAND 5500 HALDO AVE, 13-6 BRONX. NY 18463

**Explanation Of Benefits** 

Page

Codhaden.

STEVEN ALFAND
STEVEN ALFAND
SPAINISH:
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OF COMMELL UNIVERSITY
SO19722 Ctdpmn4; (Ds; Appount Name:

Αοφοφηίλι MYK 0001972

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Messages

Paymenta Issued 08/27/2004 2,275 \*

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GEDTAN ISRO CIRKA CONDINA 6-11-7008

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CLICNY 0923

From: Evo Allano To Chris Shorer

Date: 12/20/2004 Time: 8-62/20 AM Page 1 of 6
12/20/2004 Time: 8-62/20 AM Page 10/20 Page 1 of 6
12/20/2004 Time: 8-62/20 AM Page 10/20 Page 10

I 'm not sure if I understand the COLA adjustment made to my benefit. Is

the 3% adjustment you sent the detail based from a Social Security dbi benefit increase?

Also I believe I'm due an annual 5% gross benefit increase as well this month. Please let me know.

Chris Sherer our group's Cigna rep (1-800-238-2125 ext 3431) and is familier with our policy details. She assisted me last year in getting past due increases paid to me.

 Thanks for your assistance and Happy Holidays,

Stove Alfano 099-44-9648

have received this e-mail in error, please immediately notify the sender by e-mail at the address shown.

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12/28/2004 State C.

From Gra Make Tex Chica Shores

Quiet, 12/28/2004, Time: 9,52/00 PM.

Prop 5 911

Mark Sooders Сарс Мираевт Disability Management Solutions

November 30, 2004

Steven Alfano 3800 Waldo Avenue 13-G Bionx, NY 10463

Rousing D212 12225 Greanistic Ave. Suite 1000 - 10 179 Dulles IX 75243 Telephone 1,806,352,6611 fice \$603 Feedmile \$66-731-2411 भारतके Sedent@xipsa.mm

Re:

Claimant:

Steven Alfano

Policyholder:

Weill Medical College

Policy Number:

NYK 1972

CIGNA Life Insumnce Company of New York

Dear Ms. Alfano:

This letter is in reference to the captioned Long Term Disability claica.

As of this date, we have not received the information requested from you in our November 9, 2004 letter. Please provide us with the following information by December 21, 2004:

### 1. The enclosed Supplementary Claim Disability Benefits form.

You may fax this information to the undersigned at 860-731-3413.

A copy of the original request is enclosed with this notice. If this information has already been sent, please disregard this notice.

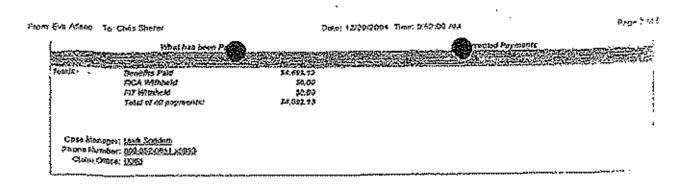
in addition, please be advised that, as of January 1, 2005, your Gross Monthly Benefit will be subject to a 3% Cost Of Living Adjustment. Your benefit check for the time period of December 3, 2004 through January 2, 2005, will be for the net amount of \$2,282.53. Your new Gross Monthly benefit amount, prior to deductions from Other Benefits, will be \$4,674.60 beginning January 1, 2005.

Please refer to the enclosed calculation sheets for details.

Your assistance in providing this information is appreciated and will aid in the promot handling of the claim.

Sincerely, J Mark Sodders

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Page 3 for

From: Euro Palano To: Chris Shorer Ome: 12/28/2004 Twite: 0:52:00 AM CIGNA COMPANIES 12205 GRECHVILLE AVENUE Explanation (Benelits SULTE SOZ (SAMS-AT) DALLAS TY 74243 Раде CLONA LIFE INSURANCE COMPANY OF HEW YORK Cestivológica STEVEN. Chimant STEVEN 4 ALFANO Sencial IGN: MARK B SODDERS 972-007-5693 OF CORNELL INTVERSITY S018322 Phase alcet any questions to the above santys: Se the toprovide your occount and ID cumbers in 12 teams and telephone calls. Account Name: Αφφουαψή: NYX 0001972 Policy haddlassladdsmitteethadheiddindhindhil \_ C028 STEVEN ALFANO SABO MALDO AVE, 15-0 DRONX NY 18463

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Spoders, Mark D. From:

Friday, January 07, 2005 8:44 AM Sent:

212 1475; Kettering, Clara R 212; High, Malinda Golf, Kevin R To:

212; Rayburg, Sandra L (Sandi) 250; Sherer, Chris A 250; Griffs, Harvey, Kelhy L. Co:

John E 212

RE: LTD Subject

Hi Kevin:

Yes. I'll copy you on the e-mails to the employer and Mr. Alisno-

As for the other calcs, if they are SAMS claims, then either Malinda or John Griffis would need to be contacted, and I've copied them both on this particular e-mail.

Thanks

Mork

----Original Message----From: Goff, Kevin R 1475

Sent: Friday, January 07, 2005 8:30 AM To: Sodders, Mark D 212; Kettering, Clara R 212; Bigh, Malinda 212

Cc: Harvey, Kathy L 212; Rayburg, Sandra L (Sandi) 250; Sherer, Chris A 250

Subject: RE: LTD

Thank you very much Mark. Can you please copy me on the email to Rosemary and Mr. Alfano? I need to follow up with the consultant/broker to explain on the side.

Can you respond to the calcs on other Weill Medical employees or would salinda have to address this? I just want to be able to tell them how or when we will be handling all of the other claiments on en overall basis.

Kevin

...-original Mensage-----From: Sodders, Mark D 212

Sent: Friday, January 07, 2005 9:26 AM

To: Goff, Kevin R 1475; Kettering, Clara R 212; High, Malinda 212 Co: Harvey, Kathy L 212; Rayburg, Sandra L (Sandi) 250; Sherer, Chris A 250

Subject: RE: LID

gi Kevin:

I notified Mr. Alfano that I would be rechecking his benefit amount to ensure accuracy. He e-mailed me this week, and I'm sending him a letter detailing the events that have happened on benefits. I was actually in the process of replying to his e-mail when I received notification of his correspondence with the employer. Yanterday evening is when I received the final approval on the recalca, as I didn't wish to take a chance and have a financial mistake after all of this again for him.

1

I was not aware that the employer needed to be notified until today, so I'll e-sail Rosemary with the notification and provide her with my number so she may contact me directly if necessary.

Thank you.

Rark

----Original Meseage-----Prom: Goff. Kevin R 1475

Sent: Friday, January 07, 2005 8:16 AM

To: Sodders, mark D 212; Kettering, Clara R 212; High, Malinda 212 Co: Marvey, Kothy L 212; Rayburg, Sandra L (Sandi) 250; Sherer, Chris A 250

Subject: AB: LTD

### Hi Nork,

Thank you very much for the detailed explanation. Just so that I do not do any doublework, has the below information been provided to Mr. Alfano and Rosemary Cius in HR at Waill Mcdical College?

Thanks, Xevin

----Original Mossage-----From: Sodders, Mark D 212

Sent: Friday, January 07, 2005 7:34 AM

To: Goff, Revin R 1475; Wettering, Clara R 212; High, Malinda 212

Cc: Harvey, Kathy L 213; Rayburg, Sandra L (Sandi) 350; Sherer, Chris A 250

Subject: RE: LTD

### Hí Kevin:

No. this COLA for Mr. Alfano has been completed correctly. Unfortunately, the original case manager performing the COLA did the increase based on the Gross Monthly Benefit, not the Net Monthly Benefit. And this took place at one time as no one did the COLA increase for the past few years.

Therefore, a recale was completed to apply the increase to the Net benefit, and there is en overpayment on the claim,. However, since it is CIGNA's error to the cr for the original COLA increase, we are not going to re-collect the overpayment, but simply pay the correct amount going forward.

### Mark

----Original Message----from: Gott, Kevin R 1475

Sent: Thursday, Jonuary 06, 2005 4:12 PM To: Evans, Carolyn B 212; High, Malinda 212

Co: Rayburg, Sandra L (Sandi) 250; Sherer, Chris A 250; Sodders, Mark D 212

Subject: RE: LTD

### Thanks Carolyn.

Malinda - on an overall account basis, I need to make sure that we have (or are) processing the annual COLA adjustments. This has been a recurring problem with this account and they are not happy with us. Please let me know that we will be reviewing all the open claims under this policy and doing the adjuntments.

Thanks. Kovin

----Original Message-----Prom: Evano. Carolyn B 212

Sent: Thursday, Danuary 06, 2005 5:04 PM TO: Goff, Revin R 1475; High, Malinda 212

Co: Rayburg, Sandra L (Sandi) 250; Sheror, Chris A 250; Sodders, Mark D 212

Subject: RE: LTD

### Hi Kevin,

This claim is belog handled by Mark Sodders over in Recertification right new. I have copied him in-

>X-Authentication-Info: Submitted using SMIP AUTH at out011.verizon.net ofrom [68-161.16.162] at Wed, 5 Jan 2008 07:43:12 -0608 5X-PMX-Version: 4.7-0.311621, Antispem-Engine: 2.0.1-0, Antispem-Data:

»Subject: LAD

>2005.1.5.1

>Hey Rose.
pHappy New Year.

>I'm having problems with Cigna again. I was expecting my annual CoLa
>from them, but instead my check came in with a >5200 reduction. I
>called Chric, but she didn't want to interfere with the Texas office.

>She even backed off from 5% annual increases.

>What exactly does the contract provide for in COLA adjustments?

>My Summary description only states that I would get annual increases in
>accordance with the CPI (no limits). They don't provide any information
>for me to check calculations or formula. God knows I know how to figure
>percentage increases but for the life of me I can't figure out what
>they're doing. Please help. Steve

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From:

Soddors, Mark D 212

Sent:

Friday, January 07, 2005 6:16 AM

Ŧo: Subject: Harvey, Kathy L 212 RE: Allano, Sleven

Thank you.

No. I didn't re-catc the entire claim, just the portion that deals with the COLA.

Mark

----- Oxiginal Message----

From:

Sent:

Harvey, Kathy I. 212 Thesetay, Jensery 96, 2005 11:57 AM Sodders, Mark 0 212 Alfano, Steven

Toc

Subjects

### Merk

Frelumed the file to you after checking the cals. After talking with you I checked them again and your numbers are right on the cola. But I didn't a re cal for the period of 1/3/01 - 12/02/01.

Was fit your intension to re-cal the entire cal?

Let me know,...maybe I missed it.

Kothy L. Harvoy Senior Cape Manager CIGMA Disability Management Solutions Phone: (972) D07-5641 Matwork: 933-5641 (600) 352-0011 Ext. 5641 Fax: (850) 707-3413 priny duray my designation

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SRO NON-MEDICAL TRANSACTION LISTING

03/06/05

CERTHOLDER ID CD	\$ NO	099449648 N	AME STE	VEN	ALF?	mo
CLAIMANT CD	0003	N,	ame ste	VEN	ALFA	
CLAIM NUMBER	OL	COA CODE\S	ML 80B	POLICY	KEA MAK	0001972 000

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PF2-PAGE BACK, PF9-ADDL PAYEES

000 0001972 NEXT TASK: FUNCTION: KEYS: NYK

KEYS CONTINUED : 5099449648 0001 01 80B

NO MORE RECORDS

48.798.5% 12/03-2000 - 2/2/03

Steven Alfeno [steven.alfano@verizon.nel] From:

Sent

Monday, January 03, 2005 2:40 PM Sodders, Mark D 212 To: Re: Steve Allano pol # 1972 Subject:

### Mark.

What happened to my benefit payment? My payment for 12/3/04-1/2/05 went down over \$200 from the preceding month. Your letter of 11/20/04 said my new net amount would be \$2,282:53. The check came in at \$2,067.55 I had been receiving \$2,273.45 monthly checks before this all storted.

I don't understand what is happening. I thought I was supposed to get Cost of Living Adjustment increases not decreases.

Please look into this and tell me what's going on, and when it will be corrected.

Steve Alfano

From:

Sodders, Mark D. 212

Sant:

Tuesday, December 07, 2004 10:33 AM

To:

'Steven Allano'

Subject:

RE: Sleven Alfano - pol# NYK 1972

Mr. Alfano:

Yes, we did receive the requested form. Thank you for your attention to this matter.

Sincerely.

Mark Sodders Case Manager CIGNA Disability Management Solutions 972,907.5693 Network: 933.5693 800.352.8611 Ext. 6693 Fax: 860.731.2907 mark.sodders@CIGNA.com

109-44.9647

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----Original Message-----

From: Steven Alfano (mailto:steven.alfano@verizon.net)

Sent: Monday, December 06, 2006 4:34 PM

To: Sodders, Mark D 212

Subject: Re: Steven Alfono - pol# MYK 1972

Hi Mr. Soddets.

Re: your letter of 29/30/04 I just want to confirm that you received my Supp. Claim DBE form via fax from Dr. Roach. They said it went through with confirmation of receipt last week-

I have the original in my possession and can transmit it to you again if necessary.

Thanks for the notification of the benefit COLA.

Steven Alfano

			(000)	120222004 10:02 AM
12/24/2004	DOB   01/14/1958   Incurred Date   05/05/2000   Olaim Eff Dt-Status   01/21/2003 - Active		12/20/2004 08:31 AM	Title ALFANO,SJEYEN 098449648 01/14(1958.
Due Date:	039-44-9648 NYKOC01972 513654	Wark Sedders	Last Changed Date	
-Up  12/23/2004	AP fox	AM User (D	Mark Sodders	Created By
Task: General Follow-Start Date:	STEVEN me WEILL Mi gor Mark Sod frv TSA struction referred.	Date 12/20/2004 08:31	Last Changed User	Type DuoDate

https://dms-acclaim.group.cigna.com/acenza/Task/TaskOTCTASK\_FOLLOWUPDispiay.asp?id=10868125&wd=1&ocKey=T... 12/20/2004





From:

Sent:

Jule, Holly 212 Monday, December 13, 2004 2:49 PM

To: Subject: Sodders, Mark D 212 Steven Allano DOT's

Hi Mark,

This file and DOT's are ready. Accidim would not let me print Out my aummary in IRR. Let me know if you have any questions. Thanksl

Hody Jule, M.S., CRC Vocalkinal Rehabilitation Counselor Cigna Disability Hampgement Solutions 12225 Greenville Avenue Dellas, Texas 75243 Phone 972-952-1019 Toth free 1800-352-9611 EXT. 1019

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166.117-018 Mahager, Personnel O\*NET SOC Code: 11-3040.00 Human Resources Managers

Alternate Titles: Manager, Human Resources

Plans and carries out policies relating to all phases of personnel activity: Recruits, interviews, and selects employees to fill vacuet positions. Plans and conducts new employee orientation to foster positive attitude toward company goals. Keeps record of insurance coverage, pension plan, and personnol transactions, such as bires, promotions, transfers, and terminations. Investigates accidents and prepares reports for insurance carrier. Conducts wage survey within labor marker to determine competitive wage rate. Prepares budget of personnel operations. Meets with shop stewards and supervisors to resolve spievances. Writes separation notices for employees separating with cause and conducts exit interviews to determine reasons behind separations. Prepares reports and recommends procedures to reduce absenteeism and turnover. Represents company at personnel-related hearings and investigations. Contracts with outside suppliers to provide employee services, such as canteen, transportation, or relocation service. May prepare budget of personnel operations, using computer terminal. May administer manual and dexterity tests to applicants. May supervise clarical workers. May keep records of hired employee characteristics for governmental reporting purposes. May negotiate collective bargaining agreement with BUSINESS REPRESENTATIVE, LABOR UNION (profess & kin.) 187.167-018.

DLU: 1988

O\*NET SOC Title: Human Resources Managers

O\*NET SOC Code: 11-3046.00

Plan, direct, and coordinate human resource management activities of an organization to maximize the strategic use of burnan resources and maintain functions such as employee compensation, recruimment, personnel policies, and regulatory compliance.

Formulates policies and procedures for recruiment, testing, placement, classification, orientation, benefits, and labor and industrial relations. Plans, directs, supervises, and coordinates work activities of subordinates and staff relating to employment, compensation, labor relations, and employee relations. Directs preparation and distribution of written and verbal information to inform employees of benefits, compensation, and personnel policies. Evaluates and modifies benefits policies to establish compositive programs and to ensure compliance with legal requirements. Analyses compensation policies, government regulations, and prevailing wage rates to develop competitive compensation plan. Davelops methods to improve employment policies, processes, and practices and recommends changes to management. Prepares personnel forecast to project employment needs. Prepares budget for personnel operations. Prepares and delivers presentations and reports to corporate officers or other management regarding human resource management policies and practices and recommendations for chan. Negotiates bargaining agreements and resolves labor disputes. Meets with shop stewards and supervisors to resolve grievances. Conducts exit imerviews to identify reasons for employee termination and writes separation notices. Plans and conducts new employee orientation to foster positive entitude toward organizational objectives. Writes directives advising department managers of organization policy in personnel matters such as equal employment opportunity, sexual harastment, and discrimination. Studies legislation, arbitration decisions, and collective bargaining contracts to assess industry trends. Maintains records and compiles statistical teports concerning personnel-related dam such as hires, transfers, performance appraisals, and absonucism rates. Analyzes statistical data and reports to identify and determine causes of personnel problems and develop tecommendations for improvement of organization's personnel politics and Represents organization of personnel-related hearings and investigations. Contracts with vendors to provide employee services, such as cameen, transportation, or relocation service. Investigates industrial accidents and prepares reports for inpurance carrier.

Proliminary Crosswelk shows this DOT Occupation is 1 of 6 DOT's under this O"NET Code.

Picase note: OrNET Codes are under development and subject to change.

Page 2

CIGNA 12/13/2004

# OCCUPATIONAL IS QUIREMENTS



Title: Manager, Personnel Industry: Professional and Kindred DOT Code: 166.117-018

Specific Vocational Preparation: Level 8 (4 to 10 years)

General Educational Development:

Reasoning Level 5 Madrematics Level 5

Language Level S

Strength: Sedentary

Lifting, Carrying, Pushing, Pushing 10 Lbc, occasionally, Mostly sitting, may

involve standing or walking for brief periods of time.

Physical Demands: Climbing Never Never Balancing Never Stooping Kneeling Nover Never Crouching Crawling Nover Frequently Reaching Producatly Handling Frequently Fingering Never Feeling Frequently Talking Frequently Hearing Never Testing/Smalling Premically Near Aculty

Never

Never

Never

Never

Cocasionally

Making Judgments and Decisions

Environmental Conditions: Noise Intensity Level Exposure to Weather Extreme Cold Extreme Heat Wel and/or Humbi Vibration Atmospheric Conditions Proximity to Moving Mechanical Parts Exposure to Electrical Shock Working in High Exposed Places

Exposure to Radiation Working with Explosives Exposure to Toxic or Caustic Chemicals Other Environmental Conditions

Never Never Never Never

Moderate

Never

Never

Never

Never

Never

Never

Never

Never

Never

Field of Vision Work Situations:

Depth Perception

Accommodation

Color Vision

Far Acuity

Performing a Variety of Daties Directing, Controlling, or Planning Activities of Others Dealing with People (Beyond receiving work instructions)

Data: Coordinating Prople: Negotiating Thioge: Bandling

Apilhides: General Learning Ability Verbal Aprilledo Numerical Apultude Spatial Aptitude Pages Perception Clerical Aptitude Motor Coordination Finger Dextenty Manual Destruity

Bye-Hand-Foot Coordination

Color Disgrimination

ሚሊር DOT 3+ (56 - 66%) 1 (Above 89%) 3- (34 - 44%) (Above 89%) 3 (46 - 54%) (67-89%) Not Included 3 (34-66%) Not included 3 (34-66%) 3 (46 - 54%) 3 (34-66%) Not included 4 (11-33%) Not included 4 (11-33%) 4 (11-33%) Not included S (Below 11%) 5 (Below 11%)

CIGNA 12/13/2004 Page 3

OCCUPATIONAL DESCRIPTION



Filed 07/25/2008

166.167-830 Manager, Employment O'NET SOC Code: 11-3040.00 Human Resources Managers

Alternate Titles: Employment Supervisor

Manages employment activities of establishment: Plans and directs activities of staff workers concerned with such functions at developing sources of qualified applicants, conducting screening interviews, administering tests, checking functions at developing sources of qualified applicants, conducting screening interviews, administering tests, checking functions and background, evaluating applicants' qualifications, and arranging for preliminary indoctriumion and training for newly hired employees according to policy formulated by DIRECTOR, INDUSTRIAL RELATIONS training for newly hired employees according to policy formulated by DIRECTOR, INDUSTRIAL RELATIONS (profess. & kip.) 166.117-010. Keeps records and compiles statistical reports concerning requirements, valid selection transfers, promotions, terminations, and performance appraisals, utilizing knowledge of job requirements, valid selection processes, and legislation concerning equal employment practices. Coordinates employment netivities, such as those concerned with preparing job requisitions; interviewing, selecting, and hiring candidates; on-the-job indoctrination and additional training; supervisory follow-up, development, and rating of employees; and conducting exit interviews. Analyzes statistical data and other reports concerning all aspects of employment function in order to identify and determine causes of personnel problems and to develop and present recommendations for improvement of establishments employment policies, processes, and practices.

DUU: 1987

O\*NET SOC Title: Human Resources Managers O\*NET SOC Code: 11-3040.00

Plan, direct, and coordinate human resource management activities of an organization to maximize the strategic use of human resources and maintain functions such as employee compensation, recruitment, personnel policies, and regulatory compliance.

Formulates policies and procedures for recruitment, testing, placement, classification, orientation, benefits, and labor and industrial relations. Plans, directs, supervises, and coordinates work activities of valordinates and staff relating to employment, compensation, labor relations, and employee relations. Directs preparation and distribution of written and verbal information to inform employees of benefits, compensation, and personnel policies. Evaluates and modifies benefits policies to establish competitive programs and to ensure compliance with legal requirements. Analyses compensation policies, government regulations, and prevailing wage rates to develop competitive compensation plan. Develops methods to improve employment policies, processes, and practices and recommends changes to management. Prepares personnel forecast to project employment needs. Prepares budget for personnel operations. Prepares and delivers presentations and reports to corporate officers or other management regarding human resource management. policies and practices and recommendations for chan Negotiates bargaining agreements and resolves labor disputes. Meets with shop stewards and supervisors to resolve gricumees. Conducts exit interviews to identify reasons for employee tempination and writes separation notices. Plans and conducts new employee orientation to foster positive attitude toward organizational objectives. Writes directives advising department managers of organization policy in personnel matters such as equal employment opportunity, sexual harasoment, and discrimination. Studies legislation, arbitration decisions, and collective bargataing contracts to assess industry trends. Maintains records and compiles simistical reports concerning personnel-related data such as hives, transfers, performance appraisals, and absenteeism rates. Analyzes statistical data and reports to identify and determine causes of personnel problems and develop recommendations for improvement of organization's personnel policies and Represents organization at personnel related busings and investigations. Contracts with ventiors to provide employee services, such as canteen, transportation, or relocation service. Investigates industrial accidents and prepares reports for insurance carrier,

Preliminary Crosswalk shows this DOT Occupation is 1 of 6 DOT's under this O\*NET Code.

Please note: O'NET Codes are under development and subject to change.

CIGNA 12/13/2004 Page 4

DOT Code: 366.167-030

# OCCUPATIONAL REQUIREMENTS

Never

Never



Titte: Manager, Employment Industry: Professional and Kindred

Specific Vocational Preparation: Level 8 (4 to 10 years)

General Educational Development: Reasoning Level S

Mathematics Level 4 Language Level 5

Lifting, Carrying, Pushing, Pulling 10 Lbs. occasionally. Mostly sitting, may Strength: Sedemary

involve standing or walking for brief periods of time.

Physical Demands:		Environmental Conditions:	
Climbing	Never	Noise Intensity Level	Quiet
Balancing	Never	Exposure to Weather	Never
	Never	Extreme Cold	Never
Stooping	Never	Experne Heat	Never
Kneeling		Wet and/or Humid	Never
Crouching	Never	Vibration	Never
Crawing	Never	Atmospheric Conditions	Never
Reaching	Frequently	Proximity to Moving Mechanical Parts	Never
Handling	Frequently	Proximity to tato and the second ones	Never
Fingering	Estquently	Exposure to Electrical Shock	Never
Pecling	Never	Working in High Exposed Places	
Talking	Frequently	Exposure to Radiation	Never
Bearing	Frequently	Working with Explosives	Never
Tasting/Smelling	Nevet	Exposure to Toxic or Caustic Chemicals	Menes
Near Acuity	Frequently	Other Environmental Conditions	Menes
Far Acuity	Never		
Dopth Perception	Never		
Accommodation	Never		
LICOTHING CHESTON			

Work Situations:	Directing, Controlling, or Planning / Dealing with People (Beyond receiv Making Judgments and Decisions	Activities of Others ing work instructions)	Data: Coordinating People: Speaking-Signating Things: Handling
Aptitudes: General Learning, Verbal Aptitude Numerical Aptitude Spatial Aptitude Form Perception Clerical Aptitude Motor Coordinatis Finger Dexterity Manual Dexterity Eye-Hand-Foot C Color Discriminal	oordination	DOT 2 (67-89%) 2 (67-89%) 3 (34-66%) 5 (Below 11%)	OAP 3+ (56 - 66%) 3- (34 - 44%) 3 (46 - 54%) Not included Not included 3 (46 - 54%) Not included Not included Not included

CIGNA 12/13/2004

Color Vision Field of Vision

Page 5

## OCCUPATIONAL DESCRIPTION



187.167-098 Manager, Employment Agency O\*NET SOC Code: 41-1012.00 First-Line Supervisors/Managers of Non-Retail Sales Workers

Manager employment services and business operations of private employment agency: Directs biring, training, and evaluation of employees. Analyzes placement reports to determine effectiveness of EMPLOYMENT INTERVIEWERS (profess. & kin.). Participates in development and utilization of job development methods to promote business for agency. Enforces, through subordinate staff, agency policies, procedures, safety rules, and regulations. Approves or disapproves requests for purchase of new equipment and supplies. Ensures maintenance and repair of facilities and equipment. Prepares budget requests. Investigates and resolves customer complaints. May regotiate leases and order equipment and supplies for agency.

DLU: 1977

OFNET SOC Title: First-Line Supervisors/Managers of Non-Retail Sales Workers O\*NET SOC Code: 43-1012.80

Directly supervise and coordinate scrivities of sales workers other than retail sales workers. May perform duties, such as budgeting, accounting, and personnel work, in addition to supervisory duties.

Directs and supervises employees cagaged in sales, inventory-taking, reconciling cash receipts, or performing specific service such as pumping gasoline for customers. Plans and prepares work schedules and assigns employees to specific duties. Hires, trains, and evaluates personnel in sales or marketing establishment. Coordinates sales promotion activities and prepares merchandise displays and advertising copy. Listens to and resolves customer complaints regarding service, product, or personnel. Examines merchandise to ensure that it is correctly priced, displayed or functions as advertised. Inventories stock and reorders when inventories drop to apocified level. Examines products purchased for result or received for storage to determine condition of product or item. Prepares rental or lease agreement, specifying charges and payment procedures, for use of machinery, tools, or other such items. Formulates pricing policies on merchandise according to requirements for profitability of store operations. Keeps records pertaining to purchases, sales, and requisitions. Assists sales staff in completing complicated and difficult sales. Prepares sales and inventory reports for management and budget departments. Confers with company officials to develop methods and procedures to increase sales, expand markets, and promote business.

Preliminary Crosswalk shows this DOT Occupation is 3 of 17 DOTs under this O\*NET Code.

Please note: O'NET Codes are under development and subject to change.

## OCCUPATIONAL IS QUIREMENTS



Title: Manager, Employment Agency Industry: Professional and Kindred

DOT Code: 187.167-098

Specific Vocational Preparation: Level 7 (2 to 4 years)

General Educational Development: Reasoning Level 4

Mathematics Level 3 Language Level 4

Strength: Sedemary

Lifting, Carrying, Pushing, Pulling 10 Lbs. occasionally, Mostly sitting, may

involve standing or walking for brief periods of time.

Physical Demands:		Environmental Conditions:	
Climbing	Never	Noise Intensity Level	Moderate
Balancing	Never	Exposure to Weather	Never
Stooping	Never	Extremo Cold	Never
Kneeling	Never	Extreme Hoat	Never
Crouching	Never	Wet and/or Humid	Never
Crawling	Never	Vibration	Nevet
Reaching	Occasiomily	Atmospheric Conditions	Never
Reading Handling	Occasionally	Proximity to Moving Mechanical Parts	Never
. 40	Occasionally	Exposure to Electrical Shock	Never
Fingering	Never	Working in High Exposed Places	Never
Feeling	Frequently	Exposure to Radiation	Never
Talking	Preopently	Working with Explosives	Never
Rearing	Never	Exposure to Toxic or Caustic Chemicals	Never
Tasting/Smelling		Other Environmental Conditions	Never
New Acuity	Occasionally	Cold Katalodamana abandana	
Fee Aculty	Never		
Depth Perception	Neadl		
Accommodation	Never		
Color Vision	Never		
Fletd of Vision	Never		

Work Situations:	Directing, Controlling, or Planning Active Making Judgments and Decisions Performing a Variety of Duties	visies of Others	Dote: People: Things:	Coordinating Speaking-Signaling Handling
Aptibutes: General Learning Verbal Aptitude Numerical Aptitus Spatial Aptitude Form Perception Clerical Aptitude Motor Coordination		DOT 2 (67-89%) 2 (57-89%) 3 (34-66%) 4 (11-33%) 5 (34-66%) 4 (11-33%) 4 (11-33%) 4 (11-33%)	3- (34 3- (34 Not I) Not I) 3 (46 Not I)	- 54%) i - 44%) i - 44%) icluded icluded i- 54%) icluded i- 54%) icluded

4 (11-33%)

Manual Dexiculty Eye-Hand-Foot Coordination 5 (Below 11%) 5 (Below 11%) Color Discrimination

CIGNA 17/13/2004

Finger Desicrity

Page 7

Not Included

## OCCUPATIONAL DESCRIPTION



189-167-622 Manager, Department

O\*NET SOC Code: 11-1011.02 Private Sector Executives

Alternate Titles: Department Head; Superintendent
Directs and coordinates, through subordinate supervisors, department activities in commercial, industrial, or service
establishment: Reviews and analyzes reports, records, and directives, and confers with supervisors to obtain data
required for planning department activities, such as new commitments, status of work in progress, and problems
encountered. Assigns, or delegates responsibility for, specified work or functional activities and disseminates policy to
supervisors. Gives work directions, resolves problems, prepares schedules, and sets deadlines to ensure timely
completion of work. Coordinates activities of department with related activities of other departments to ensure efficiency
and economy. Monitors and analyzes costs and prepares budget, using computer. Prepares reports and records on
department activities for management, using computer. Evaluates current procedures and practices for accomplishing
department objectives to develop and implement improved procedures and practices. May initiate or authorize employee
hire, promotion, discharge, or transfer. Workers are designated according to functions, activities, or type of department
managed.

DLU: 1989

O\*NET SOC Title: Private Sector Executives O\*NET SOC Code: 11-1011.02

Determine and formulate pulicies and business strategies and provide overall direction of private sector organizations. Plan, direct, and coordinate operational activities at the highest level of management with the help of subordinate managers.

Directs, plans, and implements policies and objectives of organization or business in accordance with charter and board of directors. Directs activities of organization to plan procedures, establish responsibilities, and coordinate functions among departments and sites. Analyzes operations to evaluate performance of company and staff and to determine areas of cost reduction and program improvement. Configur with board members, organization officials, and staff members to establish policies and formulate plans. Reviews financial statements and sales and activity reports to ensure that organization's objectives are achieved. Assigns or delegates responsibilities to subordinates. Directs and coordinates activities of business involved with buying and selling investment products and financial services. Establishes internal control procedures. Presides over or serves on board of directors, management committees, or other governing boards. Directs intervice training of staff. Administers program for selection of sites, construction of buildings, and provision of equipment and supplies. Screens, selects, hires, transfers, and discharges employees. Promotes objectives of institution or business before associations, public, government agencies, or community groups. Negotiates or approves contracts with suppliers and distributors, and with maintenance, Janitorial, and security providers. Prepares reports and budgets. Directs non-merchandising departments of business, such as advertising, purchasing, credit, and accounting. Directs and coordinates organization's financial and budget activities to fund operations, maximize investments, and increase officiency.

Preliminary Crosswalk shows this DOT Occupation is 4 of 13 DOTs under this O\*NET Code.

Please note: O'NET Codes are under development and subject to change.

# OCCUPATIONAL RQUIREMENTS



Title: Manager, Department

Industry: Any Industry

**DOT Code: 189.167-022** 

Specific Vocational Preparation: Level 7 (2 to 4 years)

General Educational Development: Reasoning Level 5

Mathematics Level 4 Language Level 4

Strength: Sedentary

Lifting, Carrying, Pushing, Pulling 10 Lbs, occasionally, Mostly sitting, may

involve standing or walking for brief periods of time.

Physical Demands: Climbing Never Balancing Never Stooping Never Kneeling Never Crouching Never Crawling Never Crawling Never Reaching Occasionally Handling Occasionally Fingering Never Tatking Frequently Hearing Frequently Hearing Frequently Tassing/Smelling Never Never Never Near Aculty Frequently For Aculty Never Accompodation Occasionally Color Vision Never Field of Vision Never	Environmental Conditions: Noise Intensity Level Exposure to Weather Extreme Cold Extreme Heat Wet and/or Hounid Vibration Autospheric Conditions Proximity to Moving Mechanical Parts Exposure to Electrical Shock Working in High Exposed Places Exposure to Radiation Working with Explosives Exposure to Toxic or Caustic Chemicals Other Environmental Conditions	Moderate Never
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ork Situations:	Directing, Controlling, or Planning Activ Dealing with People (Beyond receiving v Making Judgments and Decisions	itles of Others voik instructions)	Data: Coordinating People: Speaking-Signaling Things: Handling
pulmides: cherol Learning / creal Aptitude umerical Aptitude parial Aptitude parial Aptitude leneal Aptitude loter Coordinatio meer Dexterity	c	DOT 2 (67-89%) 2 (67-89%) 3 (34-66%) 3 (34-66%) 3 (34-66%) 4 (11-33%) 4 (11-33%)	OAP 3+ (56 - 66%) 3- (34 - 44%) 3 (46 - 54%) Not Included Not Included 3 (46 - 54%) Not Included Not Included Not Included
otor Coordinate inger Dexterity Janual Dexterity	D. W. allan	,	

5 (Below 11%)

Bye-Hand-Foot Coordination Color Discrimination 5 (Below 11%)

## Transferable Skills Analysis Referral Form Labor Market Survey Referral Form

Claimant Name: Steven Alfano	Date of Refer	ral: December 2, 2004
	Policy#: NY	
Policyholder: Weil) Medical College	-	
CM: Mark Sodders	Ext.5693	RUSH/TL Signature:
List primary diagnoses: Spinal Stenosis		
BME \$5,933.32/monthly		
INDEXING REQUIRED?: (circle one) If so, provide calculation: \$6,233.21	YES	
CONTRACT STIPULATES: (circle one) If other, please specify: *** Contract state excupation; or he is earning less than 80% of	80%° es unable to p This Indexed B	orform all the material duties of his regular
WAGE REQUIREMENT: \$4986.57/mon	sthly	
Why are you referring claim for a TSA? (     Any Occ Date: n/a     OTHER-specify reason here: continu		OTHER
IMS will be conducted if necessary. Pie     City/State/Zip code for search: Bron		
3. For work history information, TAB the fo		ents for use in performing TSA:
<u>Document</u>	Com	<u>sieted</u>
* DQ	ഗ്റ്റ	
Job Description     Description	(Y)	
<ul> <li>Resume/Job Application (From ER if possible)</li> </ul>	(N)	
4. For Limitations and Restrictions, TAB the	e following:	
Document		Completed
<ul> <li>Current Medical (&lt; 6 mos. ol</li> </ul>	đ)	(Y)
examplest FAA İsych abiliti IME, FCE ör AMD/NCM dacu of L/Rs.	rs form, mentation	
5. State any other pertinent information or of	ther specific iss	nes which need to be addressed by the TSA
Need DOT's to send	10 AP	for review and comment.
	Jule, MS, CRC ollitation Specia 1019	

From:

Sodders, Mark D 212

Sent:

Wednesday, December 08, 2004 2:30 PM

Τo;

"Sleven Alfono"

Subject:

RE: Sleve Alfeno pbi # 1972

Mr. Alfano:

Thank you for your inquiry. The 3t Cost Of Living Adjustment (COLA) is for your Long Term Disability benefits only. Your policy should stipulate a 3t COLA, not a St COLA.

The annual increases in your Social Security Disability Income (SSDI) should not further reduce your Long Term Disability benefits.

I will double-check for you your policy and the prior calculations to insure the accuracy.

Sincerely.

1

Mark Sodders
Case Manager
CIGMA Disability Management Solutions
972.907.5693 Network: 933.5693
890.352.0621 Ext. 5693
Fax: 360.731.2907
mark.sodders@CIGMA.com

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Prom: Steven Alfano (mailto:steven.alfano@verizon.net)
Sent: Medneaday, December 08, 2004 12:26 PM
To: Sodders, Mark D 212
Subject: Steve Alfano pol # 1972

Ri Mr. Sodders.

I'm not sure if I understand the CODA adjustment made to my benefit. Is the 3% adjustment you sent the detail based from a Social Security dbl benefit increase?

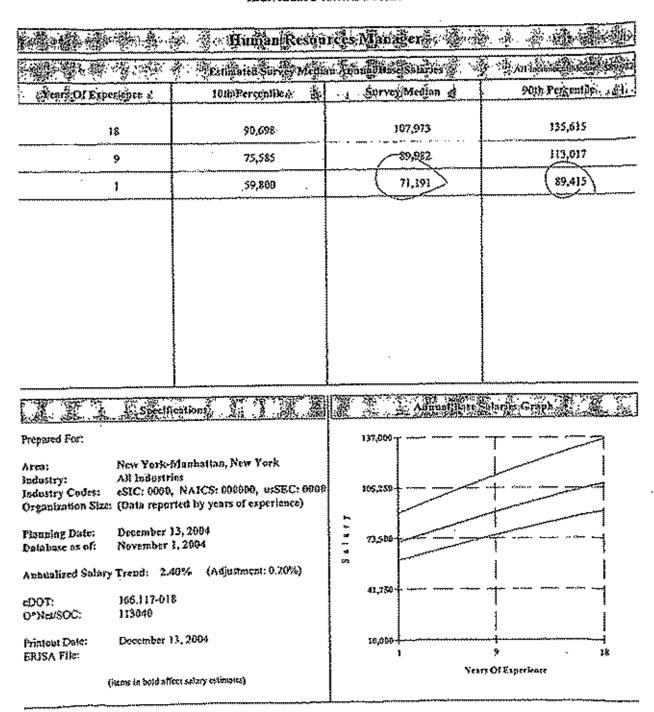
Also I believe I'm due an annual St gross benefit increase as well this month. Please let me know. Chris Sherer our group's Cigna rep (1-800-2)8-2125 ext 3431) and is familiar with our policy details. She assisted me last year in getting past due increases paid to me.

Thanks for your assistance and Happy Holidays,

Steve Alfano

### SALARY ASSESSOR

### Individual Position Profile



ERI Economic Renewich Patilitie, 8575 164th Avenue NE, Suite 100, Redmond, Washington 19952 USA (625) 558-0205 PAX: (425) 885-5001 Internet http://www.orleni.com E-Mail: info.eri@erieni.com

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## SALARY ASSESSOR

### Position Description



## ERI Survey Code: 4065 Human Resources Manager

Alternate Titles

Manager Human Resources; Manager Personnel, Personnel Manager

Plans and carries out policies relating to all phases of personnel activity; recruits, interviews, and selects employees to fill vacant positions.

Typically reports to director and has personnel supervisors reporting to this position.

ERI Geonomic Revealch institute. 8575-164th Avenue IRE, Suite 100, Redmond, Washington, 20052-USA (425) 558-0205 FAX: (420) 585-5091 Wernet: http://www.cricti.com #-Mail: info.onl@cded.com

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From: Jenkins, Rosemary 21

Sent: Wednesday, December 01, 2004 5:11 PM

To: Sodders, Mark D 212
Subject: RE: Exp TSA-Steven Allano

### Mark,

For exp TSA, the results are not placed in a file and are to be used only for rtw planning only. Should you want DOT's for AP comment, you can request a formal TSA from Holly Jule.

### Rosemary

·····Original Message ·····

Frams Sodders, Mark D 212

Sent: Wechnoday, December 61, 2604 11:54 AM
To: Jenkins, Roservary 212

To: Jenkins, Rosemany 21 Subject: Exp TSA-Sleven Alfano

099-44-9648

Rosemery:

Do you still have the exp TSA results for Steven Alfano?

His doctor is certifying disability, and does state Class 5 Pt. but his PAA was utilized for the 11/09/04 exp TSA.

Can I have a print out of the DOT's so that I may send to his doctor for comment?

777

Mark Sodders Case Manager C1GNA Disability Management Solutions 972,907,5693 Network: 933,5693 800,352,0611 Ext. 5693 Fax: 860,731,2907 Anark,505ders@C1GNA.com

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Send to:

P. 1

NOV. 30, 2004 3:28PM

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-NO. 279



CORNELL UNIVERSITY NEW YORK PRESBYTERIAN HOSPITAL

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## PAX COVER SHEET

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NOV. 30. 2004 3:29PM

Mark Sodders Care Managert CIGNA Disability Management Solutions 10, 239 P. 2



CIGNA Group Insurance

Roming 2128 12225 Greenville Avenue

Dilla, TX 75243-9382
Dilla, TX 75243-9382
Telephone 800.252.8611 x5693
Fasimile 862.731.2907
Muk.fordens@Cigni.com

November 9, 2004

Steven Alfano 3800 Waldo Avenue, 13-G Bronx, NY 10463

Re:

Claimant:

Steven Alfano

Policyholder:

Welli Medical College

Policy Number:

NYK 1972

CIGNA Life insurance Company of New York

Dear Mr. Alfano:

This letter is in reference to the captioned Long Term Disability claim.

A review of our file rereals the need for updated information. One of the provisions of your contract specifies that you may not be considered totally disabled for any period if you are not under the care of a licensed physician. Please complete the following information and return to this office by November 30, 2004:

Supplementary Claim Disability Benefits form.

You may fax this information back, attention to the undersigned, to 860-731-2907. Or, a return cavelope is enclosed for your convenience.

Your assistance in providing this information is appreciated and will aid in the prompt handling of your claim.

Mark Sodders

NOV. 30. 2004 3: 29PM NYEE: -	#0, 279 P. 3
FRAUD WARNING: Any persist who, knowingly and with intent to derraud other person; (1) files an application for insurance or statement of claim con information; for (2) conceals for the purpose of misleading, information of thereto, commits a fraudulent insurance act. For residents of the following reverse side of this form: California, Colorado, Dietrict of Columbia, Flor Minnesota, New Jersey, New York, Oregon, Pennsylvania, Tennessee, T	any insurance company or laining any materially false noeming any material false ng states, please see fate lda, Kentucky, Maryland, exas or Virginio.
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